LOANS & ADVANCES - Loans to Government servants for House Building purposes-Sanction of house Building Advance to Sri Bhopalsingh, Jamedar Scavenger, General Administration Department for construction of house thereon-Orders - Issued.

GENERAL ADMINISTRATION (SB.II) DEPARTMENT

G.O.Ms.No.

Dated: -03-2011

Read the

following:-

- 1. G.O.Ms.No.174, Finance(A&L) Department, Dated 15.05.2010.
- 2. Application of Sri Bhopalsingh, Jamedar Scavenger, General Administration Department, dated :13.07.2010 & 08.02.2011.
- 3. G.O.Rt.No.312, Finance(A&L) Department, dated 03.02.2011.
- 4. U.O.Note.No.5321/OP.I/2011-1, G.A (OP-I) Dept, Dated 04-03-2011.

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ORDER:

Under Article 226 and 233-A of the Andhra Pradesh Financial Code Volume-I, Sanction is herby accorded for House Building Advance of Rs.6,00,000 /- (Rupees Six lakhs only) to Sri Bhopalsingh, Jamedar Scavenger, General Administration Department for construction of house at Plot No.149, in Sy.No.346,346/A/2, 347,348,349/A,350, 350/A 350/E, 351/A,354 and 355 situated at Wangapally Village, Yadagirigutta Mandal, Nalgonda District. and to construct a new house thereon, which shall be paid as follows:-

- a) $1^{\rm st}$ installment of Rs.2,00,000/-(Rupees Two lakks only) being 1/3rd of the advance sanctioned will be paid to the individual immediately.
- b) 2nd installment of Rs.2,00,000/-(Rupees Two lakhs only) being 1/3 rd of the advance sanctioned will be paid after mortgaging the land and house to be build thereon in favour of the Government and also after construction of house reached lintel level; and
- c) $3^{\rm rd}$ installment of Rs.2,00,000/- (Rupees Two lakhs only) being $1/3^{\rm rd}$ of the advance sanctioned shall be paid after construction of house reached the roof level, provided that the Department is satisfied that the development of area in which the house built is complete in respect of all amenities such as water supply, lighting, roads, sewerage etc.

- 2. The Advance sanctioned in para (1) above is subject to the following conditions:
 - a) that the construction of house shall be carried out exactly in accordance with the approved plan with specifications;

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- b) that the loanee shall insure the house immediately on completion of construction at his own cost for sum not less than the amount of the advance together with interest due thereon is repaid and shall keep it so insured against damage by fire, lightning, cyclone and floods, year after year till the advance together with interest is fully repaid and deposit the policy with the Government:
- c) that the construction shall be completed within 18 months from the date of drawl of the first installment of the sanctioned advance;
- d) that the house is maintained in good condition and he shall continue to pay all Municipal and local taxes, regularly until the advance has been repaid in full;
- e) that he shall keep the building from all encumbrances;
- f) that any amount drawn in excess of the expenditure incurred should be refunded to Government together with interest thereon, if any, forthwith; and
- g) simple interest at the rate of 5% percent per annum shall be recovered on the advance sanctioned.
- 3. The advance sanctioned in para-1 above shall be recovered from the loanee in 180 monthly installments @ Rs.7,500 /- (Rupees Seven thousand five hundred only) and the interest shall be recovered in 10 monthly installments. Penal interest at one and half times the normal rate shall be levied besides taking disciplinary action for misuse of loan or non-observance of house building advance rules.

- 4. The recovery of advance shall commence from the month following the completion of the house or the nineteenth month after the date on which the first installment of the advance is paid to the loanee, whichever is earlier.
- 5. If the loanee ceases to be in service for any reason other than normal retirement on superannuation or if he dies before the repayment of the advancer shall become payable to the Government to enforce the mortgage or to take such other action as may be permissible under the Law. The property mortgaged by the Government servant shall be re-conveyed to the loanee or to his successors in interest, as the case may be, after the advance together with the interest thereon has been repaid to the Government in full.

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- 6. The first installment of Rs.2,00,000/- (Rupees Two lakhs only) shall be drawn from the current year's provision and met from the amount allotted to General Administration (SB.II) Department in the references $3^{\rm rd}$ and $4^{\rm th}$ read above.
- 7-. It is certified that the spouse of the individual is not a Government servant.. The individual is eligible for HBA Loan of Rs.6,00,000/-
- 8. The expenditure shall be debited to the Head of Account "7610Loans to Government Servants (201) House Building Advance (05) Loans to other Officers (non-plan)".
- 9. The Dy. PAO, Secretariat Branch, Hyderabad is informed that the advance sanctioned above is for the first time for this purpose.
- 10. The General Administration (Claims.A) Department shall draw the amount and disburse to the concerned as ordered at para 1 (a) above.
- 11. This order does not require the concurrence of Finance Department as per rules or orders on the subject.

To

Sri Bhopalsingh, Jamedar Scavenger, General Administration Department.

The General Administration (Claims.A) Department.(we) (with APTC Form 100)

The Deputy Pay and Accounts Officer, Secretariat Branch, Hyderabad.

SC/SF.